

Certificate Number: 15317-PAE-DE-038285219

Bankruptcy Case Number: 18-18463



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 16, 2024, at 7:42 o'clock AM PDT, Lioudmila Vulfov completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 16, 2024 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor